

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:	§	Case No. 09-15744-SPS
	§	
CLYDE W LUMPKINS	§	
SHARON B LUMPKINS	§	
	§	
Debtor(s)	§	

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**NOTICE OF TRUSTEE'S FINAL REPORT AND  
APPLICATION FOR COMPENSATION  
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that David P. Leibowitz, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 South Dearborn Street, Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 10:30 a.m. on 11/09/2011, in Courtroom 642, United States Courthouse, 219 South Dearborn Street, Chicago, IL 60604. If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 10/18/2011

By: /s/ David P. Leibowitz  
(Trustee)

David P. Leibowitz  
420 West Clayton St  
Waukegan, IL, 60085

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: § Case No. 09-15744-SPS  
§  
CLYDE W LUMPKINS §  
SHARON B LUMPKINS §  
§  
Debtor(s) §

**SUMMARY OF TRUSTEE'S FINAL REPORT  
AND APPLICATIONS FOR COMPENSATION**

*The Final Report shows receipts of \$52,983.78  
and approved disbursements of \$34,789.88  
leaving a balance on hand of<sup>1</sup>: \$18,193.90*

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00  
Remaining balance: \$18,193.90

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
David P. Leibowitz, Trustee Fees	\$4,448.38	\$0.00	\$4,448.38
David P. Leibowitz, Trustee Expenses	\$6.55	\$0.00	\$6.55
Lakelaw, Attorney for Trustee Fees	\$2,433.50	\$0.00	\$2,433.50
Lakelaw, Attorney for Trustee Expenses	\$45.32	\$0.00	\$45.32

Total to be paid for chapter 7 administrative expenses: \$6,933.75  
Remaining balance: \$11,260.15

Applications for prior chapter fees and administrative expenses have been filed as follows: NONE

<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of disbursement of the additional interest.

Total to be paid to prior chapter administrative expenses: \$0.00  
Remaining balance: \$11,260.15

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$4,639.66 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Payment
4a	IRS	\$4,639.66	\$0.00	\$4,639.66

Total to be paid to priority claims: \$4,639.66  
Remaining balance: \$6,620.49

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$84,096.68 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 7.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	Recovery Management Systems Corporation/As Assignee of Sears - SEARS GOLD MASTER	\$18,294.21	\$0.00	\$1,440.22
2	Recovery Management Systems Corporation/As Assignee of CitiFinancial, Inc.	\$4,733.34	\$0.00	\$372.63
3	DISCOVER BANK	\$13,310.96	\$0.00	\$1,047.90
4	IRS	\$61.92	\$0.00	\$4.87
5	Vanderbilt Mortgage and Finance, Inc.	\$4,433.94	\$0.00	\$349.06
6	PYOD LLC its successors and assigns as assignee of Citibank	\$17,814.88	\$0.00	\$1,402.47

7	Premier BankCard/Charter	\$851.11	\$0.00	\$67.00
8	AMERICAN INFOSOURCE LP AS AGENT CACH LLC FOR	\$6,007.29	\$0.00	\$472.92
9	LIVINGSTON FINANCIAL, LLC AS SUCCESSOR IN INTEREST TO US BANK	\$17,308.41	\$0.00	\$1,362.60
10	Recovery Management Systems Corporation/SAM'S CLUB DISCOVER	\$649.18	\$0.00	\$51.11
11	Recovery Management Systems Corporation/JCPENNEY CREDIT SERVICES	\$631.44	\$0.00	\$49.71

Total to be paid to timely general unsecured claims: \$6,620.49  
Remaining balance: \$0.00

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00  
Remaining balance: \$0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00  
Remaining balance: \$0.00

Prepared By: /s/ David P. Leibowitz  
Trustee

David P. Leibowitz  
420 West Clayton St  
Waukegan, IL, 60085

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**Certificate of Service Page 6 of 7**  
**United States Bankruptcy Court**  
**Northern District of Illinois**

In re:  
Clyde W Lumpkins  
Sharon B Lumpkins  
Debtors

Case No. 09-15744-SPS  
Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: tmaurer  
Form ID: pdf006Page 1 of 2  
Total Noticed: 41

Date Rcvd: Oct 19, 2011

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 21, 2011.

db +Clyde W Lumpkins, 3742 S Elmwood, Berwyn, IL 60402-4038  
jdb +Sharon B Lumpkins, 3742 S Elmwood, Berwyn, IL 60402-4038  
13858082 +Amo Recoveries, Attn: Bankruptcy, Po Box 8005, Cleveland, TN 37320-8005  
13858084 +Bank of America, 1422 E. Grayson, San Antonio, TX 78208-1418  
13858085 +Brook & Scott, PLLC, 1315 Westbrook Plaza Dr, Winston Salem, NC 27103-1357  
13858086 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
(address filed with court: Capital One Bank, Attn: C/O TSY'S Debt Management, Po Box 5155, Norcross, GA 30091)  
13858087 +Cen/virtual Bank, 3801 Pga Blvd, Palm Beach Gardens, FL 33410-2770  
13858088 Citi Financial Mortgage, Attention: Bankruptcy Department, Po Box 79022 Ms 322, St. Louis, MO 63179  
13858089 +Countrywide Home Lending, Attention: Bankruptcy SV-314B, Po Box 5170, Simi Valley, CA 93062-5170  
13858091 +Fifth Third Bank, PO Box 829009, Dallas TX 75382-9009  
13858092 +First Farmers and Merchants Bank, PO Box 1148, Columbia, TN 38402-1148  
13858093 +First Premier Bank, Po Box 5524, Sioux Falls, SD 57117-5524  
13858095 ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346  
(address filed with court: IRS, PO Box 21126, Philadelphia, PA 19114)  
14463810 +LIVINGSTON FINANCIAL, LLC AS, SUCCESSOR IN INTEREST TO US BANK, C/O MESSERLI & KRAMER, PA, 3033 CAMPUS DR, STE 250, PLYMOUTH, MN 55441-2662  
13858101 +P Scott Lowery PC, 4500 Cherry Creek Drive South, Suite 700, Denver, CO 80246-1534  
13858102 +Payment Amer, Pob 24850, Nashville, TN 37202-4850  
14159758 +Premier BankCard/Charter, PO Box 2208, Vacaville, Ca 95696-8208  
13858103 +Receivables Management, Attn: Bankruptcy, 409 Bearden Park Circle, Knoxville, TN 37919-7448  
13858105 +Rush Oak Park Hospital, 520 S Maple Ave, Oak Park, IL 60304-1097  
13858107 +Transworld Systems Inc., 6555 Quince Road, #311, Memphis, TN 38119-8218  
13858109 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: US Bank, PO Box 108, Saint Louis, MO 63166)  
13858108 +Unvl/citi, Attn.: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
13858110 ++VANDERBILT MORTGAGE AND FINANCE INC, P O BOX 9800, MARYVILLE TN 37802-9800  
(address filed with court: Vanderbilt Mortgage, 500 Alcoa Trail, Maryville, TN 37804)  
14122796 +Vanderbilt Mortgage and Finance, Inc., PO Box 9800, Maryville, TN 37802-9800  
13858112 ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657  
(address filed with court: Wachovia Dealer Services, 2143 Convention Center Way #200, Ontario, CA 91764)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14368240 E-mail/PDF: EBN\_AIS@AMERICANINFO SOURCE.COM Oct 20 2011 03:14:13  
AMERICAN INFO SOURCE LP AS AGENT FOR, CACH LLC, PO Box 248838,  
Oklahoma City, OK 73124-8838  
13858081 +E-mail/PDF: recoverybankruptcy@afninet.com Oct 20 2011 03:14:18 Afni, Inc.,  
Attn: DP Recovery Support, Po Box 3427, Bloomington, IL 61702-3427  
13858083 +E-mail/Text: vnewman@acsigroup.net Oct 20 2011 01:20:13 Automated Collections,  
2285 Murfreesboro Rd Ste 200, Nashville, TN 37217-3348  
14087336 E-mail/PDF: mrdiscen@discoverfinancial.com Oct 20 2011 03:04:24 DISCOVER BANK,  
DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025  
13858090 +E-mail/PDF: mrdiscen@discoverfinancial.com Oct 20 2011 03:04:24 Discover Financial,  
Attention: Bankruptcy Department, Po Box 3025, New Albany, OH 43054-3025  
13858094 +E-mail/PDF: gecscedi@recoverycorp.com Oct 20 2011 02:55:59 Gemb/sams Club Dc,  
Attention: Bankruptcy, Po Box 103106, Roswell, GA 30076-9106  
13858096 +E-mail/PDF: gecscedi@recoverycorp.com Oct 20 2011 03:04:58 JC Penney,  
Attention: Bankruptcy Department, Po Box 103106, Roswell, GA 30076-9106  
13858098 +E-mail/Text: resurgentbknotifications@resurgent.com Oct 20 2011 01:19:35 Lvnv Funding Llc,  
Po Box 740281, Houston, TX 77274-0281  
13858099 +E-mail/Text: brenden.magnino@mcmg.com Oct 20 2011 01:20:13 Midland Credit Mgmt,  
8875 Aero Dr Ste 200, San Diego, CA 92123-2255  
14141908 +E-mail/Text: resurgentbknotifications@resurgent.com Oct 20 2011 01:19:36  
PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,  
PO Box 19008, Greenville, SC 29602-9008  
14466927 +E-mail/PDF: rmscscedi@recoverycorp.com Oct 20 2011 03:15:19  
Recovery Management Systems Corporation, For GE Money Bank, dba SAM'S CLUB DISCOVER,  
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
14466929 +E-mail/PDF: rmscscedi@recoverycorp.com Oct 20 2011 03:15:20  
Recovery Management Systems Corporation, For GE Money Bank, dba JCPENNEY CREDIT SERVICES,  
25 SE 2nd Ave Ste 1120, Miami FL 33131-1605  
14078536 +E-mail/PDF: rmscscedi@recoverycorp.com Oct 20 2011 03:04:58  
Recovery Management Systems Corporation, For Capital Recovery III LLC,  
As Assignee of CitiFinancial, Inc., 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
14078526 +E-mail/PDF: rmscscedi@recoverycorp.com Oct 20 2011 03:04:58  
Recovery Management Systems Corporation, For Capital Recovery III LLC,  
As Assignee of Sears - SEARS GOLD MASTER, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605

District/off: 0752-1

User: tmaurer  
Form ID: pdf006

Page 2 of 2  
Total Noticed: 41

Date Rcvd: Oct 19, 2011

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13858111 E-mail/Text: vci.bkcy@vwcredit.com Oct 20 2011 01:20:18 Volkswagen Credit Inc,  
1401 Franklin Blvd, Libertyville, IL 60048  
13909950 +E-mail/Text: vci.bkcy@vwcredit.com Oct 20 2011 01:20:18 VW Credit, Inc.,  
POST OFFICE BOX 829009, DALLAS, TEXAS 75382-9009

TOTAL: 16

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

aty Law Office of Jason H Rubens  
aty Toby Mulholland  
13858097 ##+Law Offices of Mitchell N. Kay, P.C., PO Box 2374, Chicago, IL 60690-2374  
13858100 ##+Nationwide Credit & Collection Inc, 9919 Roosevelt Road, Westchester, IL 60154-2771  
13858104 ##+Rita Reynolds, 3742 S Elmwood Ave, Berwyn, IL 60402-4038  
13858106 ##+Solutia Tas, 507 N Garden St, Columbia, TN 38401-3219

TOTALS: 2, \* 0, ## 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 21, 2011

Signature:

